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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/711,550	09/24/2004	Patrick S. McMonagle	030848-00026	5549
24239	7590	10/01/2007	EXAMINER	
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Research Triangle Park, NC 27709			ART UNIT	PAPER NUMBER
			3609	
			MAIL DATE	DELIVERY MODE
			10/01/2007	PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No.	Applicant(s)	
	10/711,550	MCMONAGLE ET AL.	
	Examiner	Art Unit	
	Hao Fu	3609	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
 If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
 Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on 24 September 2004.
 2a) This action is FINAL. 2b) This action is non-final.
 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) Claim(s) 1-62 is/are pending in the application.
 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
 5) Claim(s) _____ is/are allowed.
 6) Claim(s) 1-62 is/are rejected.
 7) Claim(s) 62 is/are objected to.
 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.
 10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 a) All b) Some * c) None of:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) Notice of References Cited (PTO-892)
 2) Notice of Draftsperson's Patent Drawing Review (PTO-948)
 3) Information Disclosure Statement(s) (PTO/SB/08)
 Paper No(s)/Mail Date 01/06/2005.

4) Interview Summary (PTO-413)
 Paper No(s)/Mail Date: _____.
 5) Notice of Informal Patent Application
 6) Other: _____.

DETAIL ACTION

This application claims benefit of 60/481,419 which was filed on 09/25/2003. The required conditions are met, and thus benefit of priority date is granted.

Claim Objection

Claim 62 is objected because it is a duplicated claim of claim 61.

Claim Rejection – USC 112

The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

Claim 52 is rejected because the term "process" is not considered as a component of a system. The term further clouds the claim for having two different statutory classes.

Claim Rejection – USC 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claim 1-27, 29-31, 33-35, 37-39, 41-43, 45, 47-52, and 55-60 are rejected under 35 U.S.C. 103(a) as being unpatentable over US Patent Number 5,678,046 to Cahill et al., in view of Craig et al (Pub. No.: US 2004/0148235).

As per claim 1, Cahill teaches a method to store and provide access to check images, comprising:

polling for files, wherein at least some of the files include at least some of the check images (see column 2, line 64-67, and column 3, line 28-30 and line 62-65, and column 8, line 58-61);

storing the check images in a storage layer (see abstract, column 1, line 13-15, and column 3, line 28-30, and column 8, line 55-61); and

identifying each check image by a unique handle (see column 8, line 58-61, and column 9, line 5-15, and column 25, line 1-13; information from MICR line or the combination of account number, check number, and check amount acts the same role as unique handle).

Examiner notes however, Cahill does not teach the check images can be accessed by at least two banks.

Craig teaches the check images can be accessed by at least two banks (see abstract, see paragraph 0006 through 0010).

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to allow at least two banks to access to the check images.

One of ordinary skill in the art would have been motivated to modify the reference in order to eliminate the physical shipment of checks between depositary and paying banks and speed up the transition process.

As per claim 2, Cahill teaches wherein the polling for files further comprising polling a landing zone for files. A landing zone is an area of storage, typically behind a firewall, into which a bank or financial institution can deposit a file for processing by a storage system according to the invention (see column 9, line 37-50, and column 15, line 20-53).

As per claim 3, Cahill teaches retrieving a file in response to finding a file in the landing zone (see column 1, line 12-19, and column 9, line 43-50, and column 29, line 29-41).

As per claim 4, Cahill teaches storing the index information including the unique handle for each check image in the storage layer (see column 3, line 62-65, column 15, line 57-67, and column 23, line 22-33, and column 29, line 12-16); as discussed earlier, the combination of account number, check number, and check amount acts the same role as unique handle).

As per claim 5, Cahill teaches parsing the file in response to the file being one of a cross-reference file or a load file (see column 23, line 34-56, and column 24, line 1-10). Parsing is defined as “the use of algorithms to analyze data into components (www.genpromag.com/Glossary~LETTER~P.html).

As per claim 6, Cahill teaches looking up the check images based on information in the cross-reference file (see column 9, line 43-50, and column 25, line 49-65, and column 9, line 29-41, and column 30, line 1-14).

As per claim 7, Cahill does not teach building a permissions database in response to the file being an electronic cash presentment file. ECP is defined as “check truncation methodology in which the paper check’s MICR line information is captured and stored electronically for presentment. The physical checks may or may not be presented after the electronic files are delivered, depending on the type of ECP service that is used” (www.ffiec.gov/ffiecinfobase/html_pages/g1_01a.html).

Craig teaches building a permissions database in response to the file being an electronic cash presentment file (see paragraph 0023, 0024, and 0036).

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to build a permission database in response to the file being an electronic cash presentment file.

One of ordinary skill in the art would have been motivated to modify the reference in order to verify the accessibility of the images by the paying bank.

As per claim 8, Cahill does not teach wherein storing the check images further comprises storing at least some of the check images in at least one of a transit folder, an exchange zone, and an on us folder.

Craig teaches storing the check images further comprises storing at least some of the check images in at least one of a transit folder, an exchange zone, and an on us folder (see paragraph 0010, 0026, 0034, and 0036, see “client image exchange server” and “central image exchange server”).

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to store at least some of the check images in at least one of a transit folder, an exchange zone, and an on us folder.

One of ordinary skill in the art would have been motivated to modify the reference in order to eliminate the physical shipment of checks between depositary and paying banks and speed up the transition process.

As per claim 9, Cahill teaches apparatus to store and provide access to check images, comprising:

means for polling for files, wherein at least some of the files include at least some of the check images (see column 2, line 64-67, and column 3, line 28-30 and line 62-65, and column 8, line 58-61);

means for storing the check images in a storage layer (see abstract, column 1,

line 13-15, and column 3, line 28-30, and column 8, line 55-61); and means for identifying each check image by a unique handle (see column 8, line 58-61, and column 9, line 5-15, and column 25, line 1-13; information from MICR line or the combination of account number, check number, and check amount acts the same role as unique handle).

Examiner notes however, Cahill does not teach the check images can be accessed by at least two banks.

Craig teaches the check images can be accessed by at least two banks (see abstract, see paragraph 0006 through 0010).

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to allow at least two banks to access to the check images.

One of ordinary skill in the art would have been motivated to modify the reference in order to eliminate the physical shipment of checks between depositary and paying banks and speed up the transition process.

As per claim 10, Cahill teaches a landing zone for the files (see column 9, line 37-50, and column 15, line 20-53).

As per claim 11, Cahill teaches means for retrieving a file in response to finding a file in the landing zone (see column 1, line 12-19, and column 9, line 43-50, and column 29, line 29-41).

As per claim 12, Cahill teaches means for storing the index information including the unique handle for each check image in the storage layer (see column 3, line 62-65, column 15, line 57-67, and column 23, line 22-33, and column 29, line 12-16); as discussed earlier, the combination of account number, check number, and check amount acts the same role as unique handle).

As per claim 13, Cahill teaches means for parsing the file in response to the file being one of a cross-reference file and a load file (see column 23, line 34-56, and column 24, line 1-10).

As per claim 14, Cahill teaches means for looking up the check images based on information in the cross-reference file (see column 9, line 43-50, and column 25, line 49-65, and column 9, line 29-41, and column 30, line 1-14).

As per claim 15, Cahill does not teach means for building a permissions database in response to the file being an electronic cash presentment file.

Craig teaches means for building a permissions database in response to the file being an electronic cash presentment file (see paragraph 0023, 0024, and 0036).

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to include means for building a permission database in response to the file being an electronic cash presentment file.

One of ordinary skill in the art would have been motivated to modify the reference in order to verify the accessibility of the images by the paying bank.

As per claim 16, Cahill does not teach wherein the means for storing the check images further comprises at least one of a transit folder, an exchange zone, and an on us folder.

Craig teaches the means for storing the check images further comprises storing at least some of the check images in at least one of a transit folder, an exchange zone, and an on us folder (see paragraph 0010, 0026, 0034, and 0036, see "client image exchange server" and "central image exchange server").

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to include means for storing at least some of the check images in at least one of a transit folder, an exchange zone, and an on us folder.

One of ordinary skill in the art would have been motivated to modify the reference in order to eliminate the physical shipment of checks between depositary and paying banks and speed up the transition process

As per claim 17, Cahill teaches a computer program product comprising computer program code to store and provide access to check images, the computer program code further comprising:

instructions for polling for files, wherein at least some of the files include at least some of the check images (see column 2, line 64-67, and column 3, line 28-30 and line 62-65, and column 8, line 58-61);

instructions for storing the check images in a storage layer (see abstract, column 1, line 13-15, and column 3, line 28-30, and column 8, line 55-61); and

instructions for identifying each check image by a unique handle (see column 8, line 58-61, and column 9, line 5-15, and column 25, line 1-13; information from MICR line or the combination of account number, check number, and check amount acts the same role as unique handle).

Examiner notes however, Cahill does not teach the check images can be accessed by at least two banks.

Craig teaches the check images can be accessed by at least two banks (see abstract, see paragraph 0006 through 0010).

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to allow at least two banks to access to the check images.

One of ordinary skill in the art would have been motivated to modify the reference in order to eliminate the physical shipment of checks between depositary and paying banks and speed up the transition process.

As per claim 18, Cahill teaches wherein the computer program code further comprises instructions for polling maintaining a landing zone for files (see column 9, line 37-50, and column 15, line 20-53).

As per claim 19, Cahill teaches wherein the computer program code further comprises instructions for retrieving a file in response to finding a file in the landing zone (see column 1, line 12-19, and column 9, line 43-50, and column 29, line 29-41).

As per claim 20, Cahill teaches wherein the computer program code further comprises instructions for storing the index information including the unique handle for each check image in the storage layer (see column 3, line 62-65, column 15, line 57-67, and column 23, line 22-33, and column 29, line 12-16).

As per claim 21, Cahill teaches wherein the computer program code further comprises instructions for parsing the file in response to the file being one of a cross-reference file and a load file (see column 23, line 34-56, and column 24, line 1-10).

As per claim 22, Cahill teaches wherein the computer program code further comprises instructions for looking up the check images based on information in the cross-reference file (see column 9, line 43-50, and column 25, line 49-65, and column 9, line 29-41, and column 30, line 1-14).

As per claim 23, Cahill does not teach wherein the computer program code further comprises instructions for building a permissions database in response to the file being an electronic cash presentment file.

Craig teaches the computer program code further comprises instructions for building a permissions database in response to the file being an electronic cash presentment file (see paragraph 0023, 0024, and 0036).

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to build a permission database in response to the file being an electronic cash presentment file.

One of ordinary skill in the art would have been motivated to modify the reference in order to verify the accessibility of the images by the paying bank.

As per claim 24, Cahill does not wherein the computer program code further comprises instructions for storing the check images in at least one of a transit folder, an exchange zone, and an on us folder.

Craig teaches the computer program code further comprises instructions for storing the check images further comprises storing at least some of the check images in at least one of a transit folder, an exchange zone, and an on us folder (see paragraph 0010, 0026, 0034, and 0036, see "client image exchange server" and "central image exchange server").

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to store at least some of the check images in at least one of a transit folder, an exchange zone, and an on us folder.

One of ordinary skill in the art would have been motivated to modify the reference in order to eliminate the physical shipment of checks between depositary and paying banks and speed up the transition process.

As per claim 25, Cahill teaches a method of centralizing check images for access by both a capture bank and a paying bank, the method comprising:

acquiring a cross-reference file information supporting a check clearing process (see column 15, line 44-67, and column 23, line 34-56);

storing the check images and information from the cross-reference file (see abstract, column 1, line 13-15, and column 3, line 28-30, and column 8, line 55-61); and

Rendering the check images based on the information (see column 9, line 43-50, and column 25, line 49-65, and column 9, line 29-41, and column 30, line 1-14).

Examiner notes however, Cahill does not teach receiving the check images from the capture bank; acquiring a cross-reference file from at least one of the paying bank and the capture bank; storing the check images and information in a substantially centralized storage system; rendering the check images to the capture bank and the paying bank so that the check images are accessible by both the capture bank and the paying bank from the substantially centralized storage system.

Craig teaches receiving the check images from the capture bank (see paragraph 0022, 0023, and 0024);

storing the check images and information in a substantially centralized storage system (see paragraph 0010, 0024, and 0036);

acquiring a check image file from at least one of the paying bank and the capture bank (see paragraph 0010 and 0024);

rendering the check images to the capture bank and the paying bank so that the check images are accessible by both the capture bank and the paying bank from the substantially centralized storage system (see paragraph 0010, 0024, and 0036).

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to receive check images from the capture bank, store check images and information in a centralized storage system, acquiring the cross-reference file from both the capture bank and the paying bank, and render the check image to the capture bank and the paying bank.

One of ordinary skill in the art would have been motivated to modify the reference in order to eliminate the physical shipment of checks between depositary and paying banks and speed up the transition process.

As per claim 26, Cahill teaches the cross-reference file (see column 23, line 34-56, and column 24, line 1-10, and column 25, line 49-65). Examiner notes however, Cahill does not teach receiving the cross-reference file from the paying bank.

Craig teaches receiving the check image file from the paying bank (see paragraph 0010 and 0024).

It would have been obvious to one of ordinary skill in the art at the time of invention to combine the invention of Cahill and Craig to receive the cross-reference file from the paying bank.

One of ordinary skill in the art would have been motivated to modify the reference in order to enable both the depository bank and the paying bank to access the check image file.

As per claim 27, Cahill teaches wherein the cross-reference file further comprises unique handles to identify the check images (see column 8, line 58-61, and column 9, line 5-15, and column 25, line 1-13; information from MICR line or the combination of account number, check number, and check amount acts the same role as unique handle).

As per claim 29, 30, and 31, Cahill does not wherein the rendering of the check images further comprises reading a check image from a first storage area for use by the capture bank, and reading the check image from a second storage area for use by the paying bank.

Craig teaches reading a check image from a first storage area for use by the capture bank, and reading the check image from a second storage area for use by the paying bank (see paragraph 0010, 0024, 0034, 0036 and 0039, and Fig 1).

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to include reading a check image from a first storage area for use by the capture bank, and reading the check image from a second storage area for use by the paying bank.

One of ordinary skill in the art would have been motivated to modify the reference in order to eliminate the physical shipment of checks between depository and paying banks and speed up the transition process.

As per claim 33, 34, and 35, Cahill does not teach wherein the rendering of the check images further comprises reading a check image from the same storage area for use by both the capture bank and the paying bank.

Craig teaches reading a check image from the same storage area for use by both the capture bank and the paying bank (see paragraph 0010, 0024, 0034, 0036 and 0039, and Fig 1).

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to include reading a check image from the same storage area for use by both the capture bank and the paying bank.

One of ordinary skill in the art would have been motivated to modify the reference in order to eliminate the physical shipment of checks between depository and paying banks and speed up the transition process.

As per claim 37, Cahill teaches a computer program product comprising computer program code for centralizing check images for access by both a capture bank and a paying bank, the computer program code further comprising:

- instructions for receiving the check images from the capture bank;
- instructions for acquiring a cross-reference file (see column 15, line 44-67, and column 23, line 34-56);
- instructions for storing information from the cross-reference file (see abstract, column 1, line 13-15, and column 3, line 28-30, and column 8, line 55-61); and
- instructions for rendering the check images based on the information (see column 9, line 43-50, and column 25, line 49-65, and column 9, line 29-41, and column 30, line 1-14).

Examiner notes however, Cahill does not teach instructions for receiving the check images from the capture bank; instructions for acquiring a cross-reference file from at least one of the paying bank and the capture bank; instructions for storing the check images and information in a substantially centralized storage system; instructions for rendering the check images to the capture bank and the paying bank so that the check images are accessible by both the capture bank and the paying bank from the substantially centralized storage system.

Craig teaches instructions for receiving the check images from the capture bank (see paragraph 0022, 0023, and 0024);
instructions for storing the check images and information in a substantially centralized storage system (see paragraph 0010, 0024, and 0036);
instructions for acquiring a check image file from at least one of the paying bank and the capture bank (see paragraph 0010 and 0024);
instructions for rendering the check images to the capture bank and the paying bank so that the check images are accessible by both the capture bank and the paying bank from the substantially centralized storage system (see paragraph 0010, 0024, and 0036).

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to include instructions for receiving check images from the capture bank, instructions for storing check images and information in a centralized storage system, instructions for acquiring the cross-reference file from both the capture bank and the paying bank, and instructions for rendering the check image to the capture bank and the paying bank.

One of ordinary skill in the art would have been motivated to modify the reference in order to eliminate the physical shipment of checks between depositary and paying banks and speed up the transition process.

As per claim 38, Cahill teaches wherein the computer program code further comprises instructions for parsing the cross-reference file (see column 23, line 34-56, and column 24, line 1-10).

As per claim 39, Cahill teaches wherein the instructions for parsing the cross-

reference file are operable to determine unique handles to identify the check images (see column 23, line 34-56, and column 24, line 1-10, column 29, line 12-16).

As per claim 41, 42, and 43, Cahill does not teach wherein the instructions for the rendering of the check images further comprise instructions for reading a check images from a first storage area for use by the capture bank, and reading the check image from a second storage area for use by the paying bank.

Craig teaches instructions for reading a check image from a first storage area for use by the capture bank, and reading the check image from a second storage area for use by the paying bank (see paragraph 0010, 0024, 0034, 0036 and 0039, and Fig 1).

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to include instructions for reading a check image from a first storage area for use by the capture bank, and reading the check image from a second storage area for use by the paying bank.

One of ordinary skill in the art would have been motivated to modify the reference in order to eliminate the physical shipment of checks between depositary and paying banks and speed up the transition process.

As per claim 45, 46, and 47, Cahill does not wherein the instructions for the rendering of the check images further comprise instructions for reading a check image from the same storage area for use by both the capture bank and the paying bank.

Craig teaches instructions for reading a check image from the same storage area for use by both the capture bank and the paying bank (see paragraph 0010, 0024, 0034, 0036 and 0039, and Fig 1).

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to include instructions for reading a check image from the same storage area for use by both the capture bank and the paying bank.

One of ordinary skill in the art would have been motivated to modify the reference in order to eliminate the physical shipment of checks between depositary and paying banks and speed up the transition process.

As per claim 49, Cahill teaches an apparatus for centralizing check images for access by both a capture bank and a paying bank, the apparatus comprising:

means for acquiring a cross-reference file (see column 15, line 44-67, and column 23, line 34-56);

means for storing information from the cross-reference file (see abstract, column 1, line 13-15, and column 3, line 28-30, and column 8, line 55-61); and

means for rendering the check images based on the information (see column 9, line 43-50, and column 25, line 49-65, and column 9, line 29-41, and column 30, line 1-14).

Examiner notes however, Cahill does not teach means for receiving the check images from the capture bank; means for acquiring a cross-reference file from at least one of the paying bank and the capture bank; means for storing the check images and

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information in a substantially centralized storage system; means for rendering the check images to the capture bank and the paying bank so that the check images are accessible by both the capture bank and the paying bank from the substantially centralized storage system.

Craig teaches means for receiving the check images from the capture bank (see paragraph 0022, 0023, and 0024);

means for storing the check images and information in a substantially centralized storage system (see paragraph 0010, 0024, and 0036);

means for acquiring a check image file from at least one of the paying bank and the capture bank (see paragraph 0010 and 0024);

means for rendering the check images to the capture bank and the paying bank so that the check images are accessible by both the capture bank and the paying bank from the substantially centralized storage system (see paragraph 0010, 0024, and 0036).

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to include means for receiving check images from the capture bank, means for storing check images and information in a centralized storage system, means for acquiring the cross-reference file from both the capture bank and the paying bank, and means for rendering the check image to the capture bank and the paying bank.

One of ordinary skill in the art would have been motivated to modify the reference in order to eliminate the physical shipment of checks between depositary and paying banks and speed up the transition process.

As per claim 50, Cahill does not teach means for reading a check image from a first storage area for use by the capture bank, and reading the check image from a second storage area for use by the paying bank.

Craig teaches means for reading a check image from a first storage area for use by the capture bank, and reading the check image from a second storage area for use by the paying bank (see paragraph 0010, 0024, 0034, 0036 and 0039, and Fig 1).

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to include means for reading a check image from a first storage area for use by the capture bank, and reading the check image from a second storage area for use by the paying bank.

One of ordinary skill in the art would have been motivated to modify the reference in order to eliminate the physical shipment of checks between depositary and paying banks and speed up the transition process.

As per claim 51, Cahill does not teach means for reading a check image from the same storage area for use by both the capture bank and the paying bank.

Craig teaches means for reading a check image from the same storage area for use by both the capture bank and the paying bank (see paragraph 0010, 0024, 0034, 0036 and 0039, and Fig 1).

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to include means for reading a check image from the same storage area for use by both the capture bank and the paying bank.

One of ordinary skill in the art would have been motivated to modify the reference in order to eliminate the physical shipment of checks between depositary and paying banks and speed up the transition process.

As per claim 52, Cahill teaches a system for centralizing check images for access by both a capture bank and a paying bank, the system comprising:

a landing zone operable to receive check images from the capture bank and information supporting a check clearing process (see column 9, line 37-50, and column 15, line 20-53);

a storage layer operable to store the check images and to manage databases comprising the information supporting the check clearing process (see column 15, line 44-67, and column 24, line 1-15, and column 30, line 1-14);

a process to identify files in the landing zone and to instantiate a parsing process to parse at least some files (see column 23, line 34-56, and column 24, line 1-10).

Examiner notes however, Cahill does not explicitly teach receiving check images from at least one of the capture bank and the paying bank; and a loading process to store the check images in the storage layer to be accessed from the system by both the capture bank and the paying bank based on the information supporting the check clearing process.

Craig teaches receiving check images from at least one of the capture bank and the paying bank (see paragraph 0010 and 0024);

a loading process to store the check images in the storage layer to be accessed from the system by both the capture bank and the paying bank based on the information supporting the check clearing process (see paragraph 0010, 0024, 0034, 0036 and 0039, and Fig 1).

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to include receiving check images from at least one of the capture bank and the paying bank, and a loading process to store the check images in the storage layer to be accessed from the system by both the capture bank and the paying bank based on the information supporting the check clearing process.

One of ordinary skill in the art would have been motivated to modify the reference in order to enable sharing the check image files between the capture bank and the paying bank.

As per claim 56, Cahill does not teach wherein the databases further comprise an information interchange database.

Craig teaches the databases further comprise an information interchange database (see paragraph 0024 and 0036).

It would have been obvious to one of ordinary skill in the art in the time of invention to modify the reference so that the databases further comprise an information interchange database.

One of ordinary skill in the art would have been motivated to modify the reference in order to enable check image sharing between banks.

As per claim 57, Cahill teaches wherein the databases further comprise a profiling database (see column 23, line 34-67, and column 28, line 52-56).

As per claim 58, Cahill does not teach wherein the databases further comprises a permissions database created using an electronic cash presentment (ECP) file received from the capture bank.

Craig teaches permissions database created using an electronic cash presentment (ECP) file received from the capture bank (see paragraph 0023, 0024, and 0036).

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to build a permission database using an electronic cash presentment file.

One of ordinary skill in the art would have been motivated to modify the reference in order to verify the accessibility of the images by the paying bank.

As per claim 59, Cahill teaches a computer readable memory system encoded with a cross-reference file for enabling centralizing of check images for access by both a capture bank and a paying bank in support of a check clearing process, the cross-reference file comprising at least one index detail record further comprising:

a cross-reference return code to provide image status (see column 6, line 3-8 and line 11-26); and

a unique handle to identify a check image (see column 8, line 58-61, and column 9, line 5-15, and column 25, line 1-13; information from MICR line or the combination of account number, check number, and check amount acts the same role as unique handle).

Examiner notes however, Cahill does not teach a cross-reference return code within a substantially centralized system, and that the check image is accessible from the substantially centralized storage system by both the capture bank and the paying bank.

Craig teaches using a substantially centralized system accessible by both the capture bank and the paying bank (see paragraph 0010, 0024, and 0036).

It would have been obvious to one of ordinary skill in the art at the time of invention to combine the invention of Cahill and Craig so that index detail record is comprising a cross-reference return code to provide images status within a substantially centralized system, and a unique handle to identify a check image so that the check image is accessible from the substantially storage system by both the capture bank and paying bank.

One of ordinary skill in the art would have been motivated to modify the reference in order to eliminate the physical shipment of checks between depositary and paying banks and speed up the transition process.

As per claim 60, Cahill teaches wherein the cross-reference file further comprises:

at least one header record (see column 30, line 1-14); and
at least one index definition record (see column 15, 44-67, and column 28, line 52-56).

Claim 28, 32, 36, 40, 44, 46, 61, and 62 are rejected under 35 U.S.C. 103(a) as being unpatentable over US Patent Number 5,678,046 to Cahill et al., in view of Craig et al (Pub. No.: US 2004/0148235), and further in view of US Patent Number 5,784,610 to Copeland, III et al.

As per claim 28, Cahill does not teach wherein the unique handles further comprise check image management system (CIMS) keys.

Copeland teaches the unique handles further comprise check image management system (CIMS) keys (see column 7, line 4-11, and column 12, line 19-23).

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to include check image management system (CIMS) keys in the unique handles.

One of ordinary skill in the art would have been motivated to modify the reference in order to provide specify the components of the unique handle.

As per claim 32, Cahill does not wherein the rendering of the check images further comprises reading a check image from a first storage area for use by the capture bank, and reading the check image from a second storage area for use by the paying bank.

Craig teaches reading a check image from a first storage area for use by the capture bank, and reading the check image from a second storage area for use by the paying bank (see paragraph 0010, 0024, 0034, 0036 and 0039, and Fig 1).

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to include reading a check image from a first storage area for use by the capture bank, and reading the check image from a second storage area for use by the paying bank.

One of ordinary skill in the art would have been motivated to modify the reference in order to eliminate the physical shipment of checks between depositary and paying banks and speed up the transition process.

As per claim 36, Cahill does not teach wherein the rendering of the check images further comprises reading a check image from the same storage area for use by both the capture bank and the paying bank.

Craig teaches reading a check image from the same storage area for use by both the capture bank and the paying bank (see paragraph 0010, 0024, 0034, 0036 and 0039, and Fig 1).

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to include reading a check image from the same storage area for use by both the capture bank and the paying bank.

One of ordinary skill in the art would have been motivated to modify the reference in order to eliminate the physical shipment of checks between depositary and paying banks and speed up the transition process.

As per claim 40, Cahill does not teach wherein the unique handles further comprise check image management system (CIMS) keys.

Copeland teaches the unique handles further comprise check image management system (CIMS) keys (see column 7, line 4-11, and column 12, line 19-23).

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to include check image management system (CIMS) keys in the unique handles.

One of ordinary skill in the art would have been motivated to modify the reference in order to provide specify the components of the unique handle.

As per claim 44, Cahill does not teach wherein the instructions for the rendering of the check images further comprise instructions for reading a check image from a first storage area for use by the capture bank, and reading the check image from a second storage area for use by the paying bank.

Craig teaches instructions for reading a check image from a first storage area for use by the capture bank, and reading the check image from a second storage area for use by the paying bank (see paragraph 0010, 0024, 0034, 0036 and 0039, and Fig 1).

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to include instructions for reading a check image from a first storage area for use by the capture bank, and reading the check image from a second storage area for use by the paying bank.

One of ordinary skill in the art would have been motivated to modify the reference in order to eliminate the physical shipment of checks between depositary and paying banks and speed up the transition process.

As per claim 46, Cahill does not wherein the instructions for the rendering of the check images further comprise instructions for reading a check image from the same storage area for use by both the capture bank and the paying bank.

Craig teaches instructions for reading a check image from the same storage area for use by both the capture bank and the paying bank (see paragraph 0010, 0024, 0034, 0036 and 0039, and Fig 1).

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to include instructions for reading a check image from the same storage area for use by both the capture bank and the paying bank. One of ordinary skill in the art would have been motivated to modify the reference in order to eliminate the physical shipment of checks between depositary and paying banks and speed up the transition process.

As per claim 61 and 62, Cahill does not teach wherein the unique handle comprises a check image management system (CIMS) key.

Copeland teaches the unique handles further comprise check image management system (CIMS) keys (see column 7, line 4-11, and column 12, line 19-23).

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to include check image management system (CIMS) keys in the unique handles.

One of ordinary skill in the art would have been motivated to modify the reference in order to provide specify the components of the unique handle.

Claim 53 and 54 are rejected under 35 U.S.C. 103(a) as being unpatentable over US Patent Number 5,678,046 to Cahill et al., in view of Craig et al (Pub. No.: US 2004/0148235), and further in view of US Patent Number 5,613,155 to Baldiga et al.

As per claim 53, Cahill teaches using UNIX-type file system to cause the parsing of a cross-reference file (see column 23, line 34-56, and column 24, line 1-10). Examiner notes however, Cahill does not teach wherein the process to identify files is a daemon process operable to cause the parsing of a cross-reference file received from the paying bank. Daemon process is defined as “to denote a background system process on UNIX which runs independently of any user who is logged-in. This term has come into common usage on the Internet, to refer to server programs running on other operating systems too” (andrew-ford.com/stw/node336.html).

Baldiga teaches wherein the process to identify files is a daemon process operable to cause the parsing of a cross-reference file received from the paying bank (see column 2, line 8-14 and line 36-53, and column 11, line 31-39).

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to use daemon process to identify files.

One of ordinary skill in the art would have been motivated to modify the reference in order to specify the identifying method.

As per claim 54, Cahill teaches wherein the cross-reference file comprises unique handles identifying the check images (see column 8, line 58-61, and column 9, line 5-15, and column 25, line 1-13; information from MICR line or the combination of account number, check number, and check amount acts the same role as unique handle).

As per claim 55, Cahill does not teach wherein the unique handles comprise check image management system (CIMS) keys.

Copeland teaches the unique handles further comprise check image management system (CIMS) keys (see column 7, line 4-11, and column 12, line 19-23).

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the reference to include check image management system (CIMS) keys in the unique handles.

One of ordinary skill in the art would have been motivated to modify the reference in order to provide specify the components of the unique handle.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Hao Fu whose telephone number is (571) 270-3441. The examiner can normally be reached on Mon-Fri/Mon-Thurs 7:30am-5:00pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Tom Dixon can be reached on (571) 272-6803. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Hao Fu
Examiner
Art Unit 3609

Sep-07

